

Information to identify the case:

Debtor 1	<u>Michael Wayne Brightwell</u>	Social Security number or ITIN	xxx-xx-1167
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-23564-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael Wayne Brightwell

2/8/24

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Michael Wayne Brightwell
Debtor

Case No. 18-23564-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 08, 2024

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 10, 2024:

Recip ID	Recipient Name and Address
db	+ Michael Wayne Brightwell, Po Box 437, Koppel, PA 16136-0437
cr	+ Beaver County Tax Claim Bureau, Beaver County Courthouse, 810 Third Street, Beaver, PA 15009-2100
14931127	+ First National Bank of Pennsylvania, AAA Debt Recovery, P. O. Box 129, Monroeville, PA 15146-0129
14939336	+ First National Bank of Pennsylvania, C/O AAS Debt Recovery Inc., 2526 Monroeville Blvd. Suite 205, Monroeville, PA 15146-2371
14931130	+ One Main, PO Box, Evansville, IN 47708-1449

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 09 2024 04:49:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 08 2024 23:55:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 09 2024 04:49:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 08 2024 23:55:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 08 2024 23:55:00	LAKEVIEW LOAN SERVICING, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, FL 33146-1837
cr	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 09 2024 00:11:08	Pinnacle Credit Services, LLC its successors and a, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14931125	+ EDI: CAPIO.COM	Feb 09 2024 04:49:00	Capio Parners, 2222 Texoma Parkway, Suite 150, Sherman, TX 75090-2481
14931126	+ Email/Text: bdsupport@creditmanagementcompany.com	Feb 08 2024 23:55:00	Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
14948948	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Feb 08 2024 23:55:00	LAKEVIEW LOAN SERVICING, LLC, LOANCARE, LLC, 3637 SENTARA WAY, VIRGINIA BEACH VA 23452-4262
14931789	Email/PDF: resurgentbknotifications@resurgent.com	Feb 09 2024 00:11:08	LVNV Funding, LLC its successors and assigns as, assignee of CVF Consumer Acquisition, Company, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14912022	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Feb 08 2024 23:55:00	Lakeview Loan Servicing, LLC, PO Box 8068, Virginia Beach, VA 23450-8068
15427297	+ Email/Text: nsm_bk_notices@mrcooper.com		

District/off: 0315-2

User: auto

Page 2 of 3

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		Feb 08 2024 23:55:00	Lakeview Loan Servicing, LLC, Bankruptcy Department, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1837
14931129	+ Email/Text: info@phoenixfinancialsvcs.com	Feb 08 2024 23:55:00	Medical Payment Data, c/o Phoenix Financial Service, 8902 Otis Ave, Ste 103A, Indianapolis, IN 46216-1009
14939570	EDI: AGFINANCE.COM	Feb 09 2024 04:49:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14931131	+ EDI: AGFINANCE.COM	Feb 09 2024 04:49:00	One Main, 100 International Dr. 15th Fl, Baltimore, MD 21202-4784
14931132	+ EDI: AGFINANCE.COM	Feb 09 2024 04:49:00	One Main Financial, c/s Care Dept, 6801 Colwell Blvd, Irving, TX 75039-3198
14947321	Email/PDF: resurgentbknotifications@resurgent.com	Feb 09 2024 00:11:05	Pinnacle Credit Services, LLC its successors and, assigns as assignee of Cellco, Partnership d/b/a Verizon Wireless, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15507101	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 08 2024 23:55:00	RightPath Servicing, P.O. Box 619096, Dallas, TX 75261-9096
14931686	+ Email/Text: bankruptcy@huntington.com	Feb 08 2024 23:55:00	The Huntington National Bank, 3 Cascade Plaza-CAS056, Akron OH 44308-1124
14931133	+ Email/Text: bankruptcydepartment@tsico.com	Feb 08 2024 23:55:00	Transworld Systems Inc, 500 Virginia Dr. Ste 514, Fort Washington, PA 19034-2733
14942955	EDI: AIS.COM	Feb 09 2024 04:49:00	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14931135	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 09 2024 00:11:08	Verizon Wireless, c/o Pinnacle Credit/Resurgent, PO Box 10497, Greenville, SC 29603-0497
14931136	+ EDI: CCS.COM	Feb 09 2024 04:49:00	Victoria Fire & Casualty, c/o Credit Collection Service, PO Box 607, Norwood, MA 02062-0607

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Lakeview Loan Servicing, LLC
cr		Nationstar Mortgage, LLC
14931134		Unknown
14931128	*+	Lakeview Loan Servicing, LLC, PO Box 8068, Virginia Beach, VA 23450-8068

TOTAL: 3 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 10, 2024

Signature: /s/Gustava Winters

District/off: 0315-2

User: auto

Page 3 of 3

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 8, 2024 at the address(es) listed below:

Name	Email Address
Alyk L Oflazian	on behalf of Creditor Lakeview Loan Servicing LLC amps@manleydeas.com
Charles Griffin Wohlrab	on behalf of Creditor Lakeview Loan Servicing LLC bkecf@friedmanvartolo.com, cwohlrab@ecf.courtdrive.com
Denise Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com
J. Philip Colavincenzo	on behalf of Creditor Beaver County Tax Claim Bureau colavincenzolaw@yahoo.com
Jerome B. Blank	on behalf of Creditor Lakeview Loan Servicing LLC jblank@pincuslaw.com, brausch@pincuslaw.com
Lauren M. Lamb	on behalf of Debtor Michael Wayne Brightwell julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Mario J. Hanyon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Mario J. Hanyon	on behalf of Creditor Nationstar Mortgage LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Thomas Song	on behalf of Creditor Lakeview Loan Servicing LLC pawb@fedphe.com

TOTAL: 11